

IN RE:

CATHARINE REED HAND

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22949

Chapter 13

Document No.: 142

ORDER OF COURT

ENTERED BY DEFAULT

AND NOW, this 23rd day of February, 20 22 upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
2/23/22 9:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmk**

In re:
Catharine Reed Hand
Debtor

Case No. 16-22949-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	+ Catharine Reed Hand, 2 Homekort Avenue, West View, PA 15229-1641
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
14272665	+ Fedloan Servicing, POB 69184, Harrisburg, PA 17106-9184
14803777	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14272666	+ Henrico FCU, 9401 West Broad Street, Henrico, VA 23294-5331
14272669	+ PHH Mortgage Corporation, 4001 Leadenhall Road, Mount Laurel, NJ 08054-4611
14337002	+ PINGORA LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION, ONE MORTGAGE WAY, MAIL STOP SV01, MOUNT LAUREL, NJ 08054-4637
14331000	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14272672	+ University Health Associates, 1 Stadium Drive, Morgantown, WV 26506-7900
14272673	+ Visa, PO Box 71050, Charlotte, NC 28272-1050

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Feb 23 2022 23:56:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14335652	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2022 23:56:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14272664	+ Email/Text: ccusa@ccuhome.com	Feb 23 2022 23:55:00	Credit Collection USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
14289598	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 00:01:03	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14272671	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 00:00:41	Subaru Motors Finance/Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062
14272667	Email/PDF: pa_dc_claims@navient.com	Feb 24 2022 00:00:47	Navient, PO Box 13611, Philadelphia, PA 19101
14306058	Email/PDF: pa_dc_claims@navient.com	Feb 24 2022 00:00:55	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
14336864	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 00:00:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14272668	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 00:01:04	Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
14953482	+ Email/Text: bncmail@w-legal.com	Feb 23 2022 23:56:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14272670	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 00:11:55	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 11

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Pingora Loan Servicing, LLC
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Catharine Reed Hand bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert P. Wendt	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

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TOTAL: 12